

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PATRICIA PACKARD

Debtor(s)

Case No. 16-03280

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2016.
- 2) The plan was confirmed on 04/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/30/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,580.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,580.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$438.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$74.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$512.99

Attorney fees paid and disclosed by debtor: \$84.58

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON AGENCY	Unsecured	1,088.00	1,103.59	1,103.59	0.00	0.00
Ability Recovery Servi	Unsecured	168.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	6,516.51	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	699.00	714.29	714.29	0.00	0.00
CAPITAL ONE NA	Unsecured	1,380.00	1,380.01	1,380.01	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	250.00	686.00	686.00	0.00	0.00
DISCOVER BANK	Unsecured	7,647.00	7,849.84	7,849.84	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	6,813.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	5,472.00	5,472.80	5,472.80	0.00	0.00
GATEWAY ONE LENDING & FINANC	Secured	9,650.00	12,445.11	11,625.00	966.94	100.07
GATEWAY ONE LENDING & FINANC	Unsecured	2,107.03	0.00	820.11	0.00	0.00
GEICO	Unsecured	111.07	NA	NA	0.00	0.00
GEMB/JC PENNY	Unsecured	860.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,530.00	1,132.06	1,132.06	0.00	0.00
MCSI INC	Unsecured	195.00	NA	NA	0.00	0.00
METROMILE	Unsecured	250.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	264.00	264.36	264.36	0.00	0.00
MIDLAND FUNDING	Unsecured	1,682.00	1,682.37	1,682.37	0.00	0.00
MOMA FUNDING LLC	Unsecured	808.00	917.07	917.07	0.00	0.00
MOMA FUNDING LLC	Unsecured	1,061.00	1,851.89	1,851.89	0.00	0.00
MOMA FUNDING LLC	Unsecured	586.00	646.91	646.91	0.00	0.00
MOMA FUNDING LLC	Unsecured	1,026.00	1,083.94	1,083.94	0.00	0.00
MOMA FUNDING LLC	Unsecured	1,026.00	1,073.56	1,073.56	0.00	0.00
MOMA FUNDING LLC	Unsecured	540.00	634.29	634.29	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	223.92	749.37	749.37	0.00	0.00
PERSONAL FINANCE CO	Unsecured	895.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	2,378.35	2,378.35	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	892.00	947.30	947.30	0.00	0.00
RADIOLOGY IMAGING	Unsecured	725.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	348.00	7,175.70	7,175.70	0.00	0.00
Stellar Recovery Inc	Unsecured	1,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TARGET CREDIT CARD	Unsecured	1,347.00	NA	NA	0.00	0.00
VERIZON	Unsecured	647.00	635.28	635.28	0.00	0.00
VILLAGE OF HOMEWOOD	Unsecured	325.00	NA	NA	0.00	0.00
VISION FINANCIAL SER	Unsecured	150.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	1,345.00	1,345.75	1,345.75	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,625.00	\$966.94	\$100.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,625.00	\$966.94	\$100.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,544.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$512.99</u>	
Disbursements to Creditors	<u>\$1,067.01</u>	
TOTAL DISBURSEMENTS :		<u>\$1,580.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.